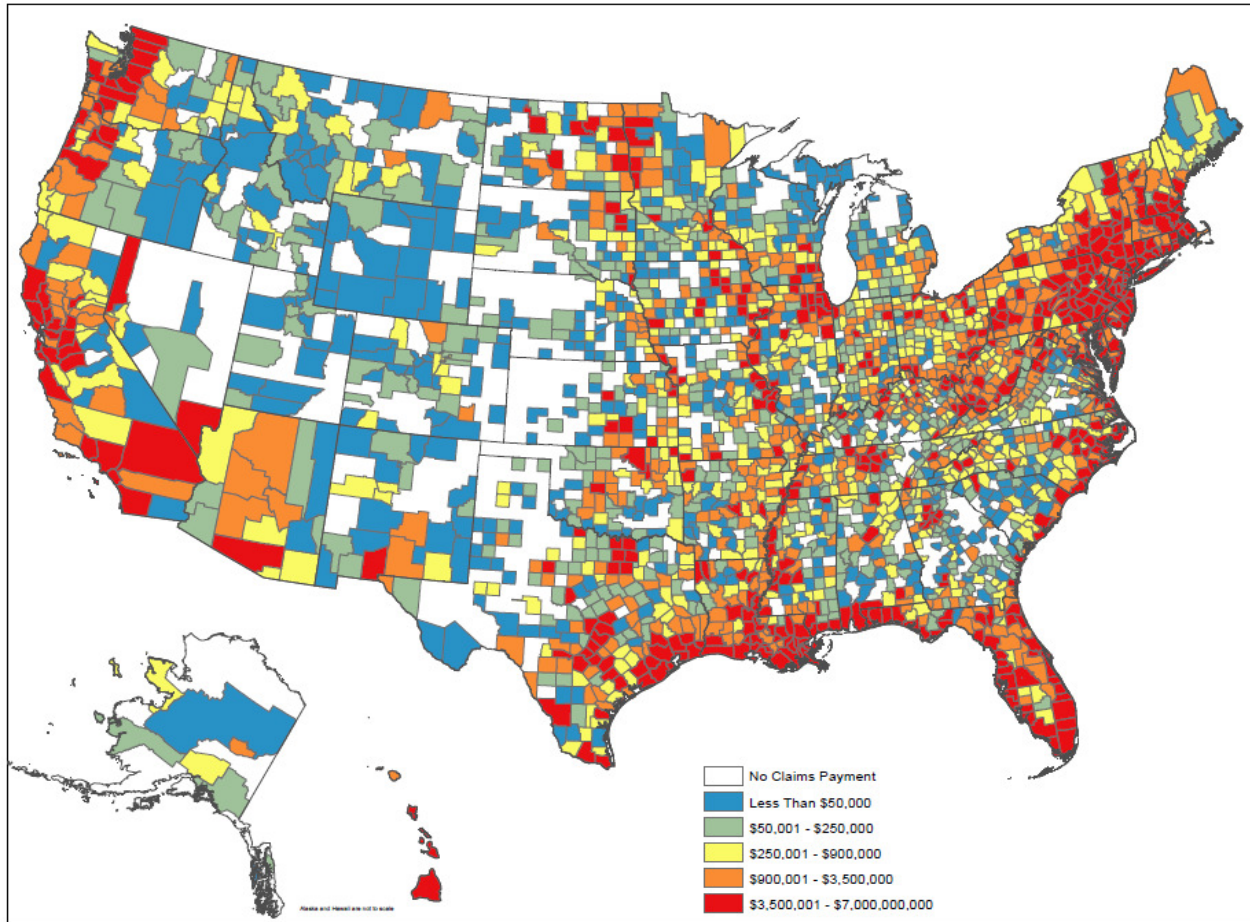


Help Ensure the Affordability & Availability of Flood Insurance For Policyholders Across the Country



*FEMA Flood Insurance claims by county (1996-2012)

- The Biggert-Waters Flood Insurance Reform Act of 2012 overhauled the National Flood Insurance Program (NFIP) and set an aggressive timeline to increase flood insurance premium rates. These changes aim to make the NFIP solvent and ensure its long-term sustainability. However, the legislation created an affordability and participation challenge for policyholders in communities across the country.
- While it is critical to have a sustainable, fiscally responsible NFIP that protects the businesses and homeowners who built according to code and have followed all applicable laws, some of the changes made to the NFIP in the Biggert-Waters Flood Insurance Reform Act of 2012 threaten to harm the very citizens the program was designed to protect by radically increasing the cost of flood insurance for over a million policyholders nationwide.
- These exorbitant rate increases are affecting properties that have never flooded and that were built in accordance with all FEMA required elevations and applicable codes at the time of construction. These properties are now considered to be out of compliance, through no fault of their own, due to new and proposed flood mapping.
- The Cassidy Amendment ensures that no funds within FY14 Homeland Security Appropriations will be used to implement what is commonly known as section 207 of the Biggert-Waters Flood Insurance Reform Act of 2012. Section 207 ends current grandfathered NFIP rates for existing policy holders who, through no fault of their own, find themselves below "Base Flood Elevation" requirements of Flood Insurance Rate Maps issued after their compliance with previous FEMA issued Flood Insurance Rate Maps.
- While this is not a comprehensive fix to the affordability challenges associated with flood insurance, preventing the implementation of this section, especially as FEMA is still trying to understand its ramifications, is a step in the right direction. **This provision does not carry a CBO cost and will not further impair the solvency of NFIP;** but it will provide homeowners with greater predictability and help balance consumer affordability with flood insurance accessibility.

FEMA does not know the full ramifications of Section 207 of the Biggert-Waters Flood Insurance Reform Act of 2012, but the known policyholders impacted by Section 205 of the Act will begin to realize premium increases this year in Congressional Districts across the country

TRANSL Database

Count of NFIP Policyholders by State as of 12/31/2012

H.R. 5740 and BW 12 Section 205 Removal of Pre-FIRM Subsidies

State	Timing of Change								Total Affected by 100205	Not Affected by 100205	Grand Total
	Phase Out Immediately*			Change of Ownership (or other 100205(g) trigger)	To Be Determined 100205(g)						
	100205 (a)(1)(A) Single Family or Condo Unit Owner Non-Primary (Non-Principal)	100205 (a)(1)(D) Business (Non- Residential)**	100205 (a)(1)(B)&(C) SRL Pre-FIRM Subsidized	100205(g) Single Family or Condo Unit Owner Principal Residence	Non Pre- FIRM SRL	2-4 Family	5+ Family	Condominium Building			
ALABAMA	1,625	1,073	129	5,176	1,245	305	219	13	9,785	48,441	58,226
ALASKA	46	69	-	279	1	28	3	16	442	2,612	3,054
AMERICAN SAMOA	-	-	-	-	-	-	-	-	-	1	1
ARIZONA	801	569	-	3,967	-	210	87	371	6,005	28,842	34,847
ARKANSAS	1,400	880	44	4,732	13	410	136	91	7,706	13,639	21,345
CALIFORNIA	6,985	5,312	148	30,126	79	2,191	1,088	2,192	48,121	208,715	256,836
COLORADO	804	919	1	3,113	-	238	257	429	5,761	15,575	21,336
CONNECTICUT	2,506	1,508	159	10,486	65	1,094	284	2,380	18,482	23,025	41,507
DELAWARE	1,006	228	30	1,507	164	92	98	532	3,657	22,240	25,897
DISTRICT COLUMBIA	25	31	1	48	-	7	9	64	185	2,031	2,216
FLORIDA	36,807	10,964	2,726	103,256	5,647	6,464	4,021	98,761	268,646	1,789,555	2,058,201
GEORGIA	3,328	1,324	41	10,670	23	532	459	1,517	17,894	78,953	96,847
GUAM	13	35	-	67	-	13	3	-	131	147	278
HAWAII	1,433	570	61	3,036	32	289	153	8,276	13,850	45,110	58,960
IDAHO	254	186	-	902	-	45	14	48	1,449	5,612	7,061
ILLINOIS	2,236	1,713	124	16,310	37	618	294	2,581	23,913	24,686	48,599
INDIANA	1,959	1,228	55	12,592	22	369	257	127	16,609	14,450	31,059
IOWA	742	1,094	47	4,192	21	152	107	64	6,419	10,200	16,619
KANSAS	708	749	16	3,822	5	160	59	68	5,587	7,573	13,160
KENTUCKY	1,640	1,409	163	8,071	38	260	328	178	12,087	12,971	25,058
LOUISIANA	10,037	5,661	2,280	50,203	1,856	8,965	1,793	1,268	82,063	404,462	486,525
MAINE	1,094	540	6	1,262	6	126	52	233	3,319	5,892	9,211
MARYLAND	2,092	920	27	6,433	41	233	298	2,052	12,096	61,065	73,161
MASSACHUSETTS	5,358	1,869	157	11,315	101	2,038	365	3,273	24,476	34,377	58,853
MICHIGAN	1,777	875	7	10,617	2	158	227	457	14,120	12,337	26,457
MINNESOTA	538	396	13	2,363	3	49	58	48	3,468	8,485	11,953
MISSISSIPPI	1,731	1,143	130	6,831	275	267	328	22	10,727	64,391	75,118
MISSOURI	1,698	2,088	286	5,922	66	381	229	335	11,005	15,648	26,653
MONTANA	269	268	-	1,220	1	17	23	4	1,802	4,062	5,864
N MARIANA ISLANDS	-	-	-	-	-	-	-	-	-	1	1
NEBRASKA	972	1,072	6	3,610	2	70	64	-	5,796	7,285	13,081
NEVADA	129	251	-	672	1	19	34	193	1,299	13,572	14,871
NEW HAMPSHIRE	681	477	19	1,579	6	229	84	719	3,794	5,518	9,312
NEW JERSEY	17,452	4,955	2,374	39,773	794	8,037	1,428	13,788	88,601	150,137	238,738
NEW MEXICO	523	386	1	2,993	1	93	41	52	4,090	12,634	16,724
NEW YORK	6,618	3,472	631	38,202	383	5,105	1,420	3,920	59,751	113,561	173,312
NORTH CAROLINA	4,759	2,143	391	7,728	316	697	344	987	17,365	121,013	138,378
NORTH DAKOTA	169	218	1	1,443	-	50	30	-	1,911	11,960	13,871
OHIO	2,872	2,431	111	14,258	24	665	329	207	20,897	20,986	41,883
OKLAHOMA	1,079	926	56	4,527	29	227	134	6	6,984	10,694	17,678
OREGON	1,383	1,174	36	5,697	16	319	240	492	9,357	25,367	34,724
PENNSYLVANIA	3,798	4,934	613	21,423	399	2,078	708	524	34,477	39,216	73,693
PUERTO RICO	516	1,129	101	22,704	16	982	59	331	25,838	30,734	56,572
RHODE ISLAND	1,436	708	30	3,634	12	439	82	511	6,852	9,422	16,274
SOUTH CAROLINA	5,585	1,595	24	10,264	16	1,000	346	10,694	29,524	175,371	204,895
SOUTH DAKOTA	233	278	4	1,063	-	40	16	-	1,634	4,047	5,681
TENNESSEE	1,019	1,256	46	4,695	31	320	151	262	7,780	25,821	33,601
TEXAS	10,149	4,553	926	39,869	1,201	1,194	1,986	1,539	61,417	584,494	645,911
UNKNOWN	-	-	-	1	-	-	-	-	1	4	5
UTAH	85	60	-	301	-	19	1	278	744	3,817	4,561
VERMONT	291	664	1	1,032	-	291	76	16	2,371	2,075	4,446
VIRGIN ISLANDS	29	171	104	203	10	28	31	221	797	1,231	2,028
VIRGINIA	3,470	2,086	330	11,654	111	547	424	1,646	20,268	95,435	115,703
WASHINGTON	2,149	1,712	93	8,513	29	323	187	111	13,117	31,801	44,918
WEST VIRGINIA	1,554	1,620	92	8,428	23	353	111	36	12,217	9,182	21,399
WISCONSIN	1,277	901	10	4,923	-	446	98	-	7,655	8,421	16,076
WYOMING	128	139	-	605	-	14	12	8	906	1,773	2,679
Grand Total	157,268	82,932	12,651	578,312	13,163	49,296	19,685	161,941	1,075,248	4,480,669	5,555,917

* H.R. 5740 non-principal residences will be phased out beginning January 1, 2013. All others will begin being phased out October 1, 2013. Also, note that there is overlap between the categories. For example, some SRLs are also non-principal residences. However, for this exhibit each policy has been placed into only one category.

** Non-Residential count includes some structures that are not businesses, such as churches, government buildings, garages etc.